

PATENT

Paper No.

Our File No. Carr-P2-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : Philip Carragher, and Steven Earl Webster  
Serial No. : 09/669,196  
Filed : September 25, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL  
CREDITING  
Group Art Unit : 3693  
Examiner : KARMIS, Stephanos

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MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

S I R :

Please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that no new matter has been added.